



Centre for
Public Impact

A BCG FOUNDATION

Transitions in later life

Key findings from a review
of 15 case studies

24 June 2018



CALOUSTE GULBENKIAN
FOUNDATION

UK BRANCH

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EXECUTIVE SUMMARY

This report summarises key findings from a review of international policies that focus on easing the transition to retirement and later life. Its desired contribution is to promote a better understanding of initiatives that exist around the world and of the conditions required for initiatives of this kind to be successful.

To inform this research, we selected **fifteen initiatives, covering ten different countries in Europe, East Asia and America**, different providers (government, third and private sector) and delivery models. We used the Public Impact Fundamentals, devised by the Centre for Public Impact (CPI) as a framework for a systematic analysis across policies. The Public Impact Fundamentals of Legitimacy, Policy and Action are the three factors that have been found to be fundamental to achieving public impact. Each Fundamental consists of three elements that contribute to its performance. All case studies were assessed against these nine elements of the framework. This systematic approach enables us to deconstruct why an initiative was successful in achieving its intended outcomes, and allows us to distil insights regarding the drivers of impact across policies.

In the fifteen case studies we chose to analyse in depth, we identified four common types of intervention that support the transition to retirement:

National pension and retirement savings schemes

Delivery partnerships across and within sectors

New occupational and social networks

Housing or community centres

We also identified four common motives for change. The selected initiatives aimed to ease the transition to retirement and later life by:

- 1 Increasing labour market participation**
- 2 Developing skills and knowledge to allow for reintegration or longer participation in the workforce or further education**
- 3 Building social support networks and stronger communities to better support older people and encourage sustainable social integration**
- 4 Promoting physical and mental wellbeing to enable better outcomes in this later stage of life.**

Additionally, our analysis of the principal motivations behind the initiatives reveals the priorities of the different drivers. Those initiatives, for example, that focus on **increasing labour market participation** are primarily driven by national governments, whether that be through national pension and retirement savings schemes or through the formation of delivery partnerships. The **promotion of skills and knowledge**, on the other hand, seems to be a common motivation for third sector, government and private organisations alike. However, the underlying motives differ slightly: whereas third sector organisations see the promotion of skills and knowledge as an end in itself, private sector and government initiatives regard it as a means of keeping people in the workforce for longer, especially those whose jobs are physically demanding.

Developing stronger communities and networks is a similarly common theme across providers, but interestingly the third sector providers are able to scale impact more easily. Regarding the **promotion of physical and emotional wellbeing**, it is noticeable that only a few initiatives have a direct or explicit focus on the emotional and physical wellbeing of older people. This is clearly an intrinsic outcome of most initiatives, particularly those with third sector providers, and specifically those that create housing and centre solutions for seniors. However, few initiatives seem to have measures in place to document their impact on people's wellbeing. This analysis of motives highlights the unique attributes of the Calouste Gulbenkian Foundation's (CGF) *Transitions in Later Life* programme, which is explicitly focused on wellbeing.

The analysis highlights commonalities between different types of intervention in relation to impact drivers. For pension and retirement schemes, the design of Policy – i.e. defining clear objectives, evidence and feasibility – is the most fundamental to success. The ability to measure progress and the consideration of the alignment of interests also surface as key drivers of impact in cases of government-led, top-down interventions. For delivery partnerships – interventions that required different actors to work together – management emerges as a key driver of success. At the same time, feasibility is a weakness across all the initiatives, highlighting the common funding constraints experienced by primarily third sector-led work. For new occupational and social networks, legitimacy seems to be a key driver of impact: public confidence, political commitment, and the engagement of stakeholders are decisive. For housing or community centres, the alignment of interests between the actors involved, as well as stakeholder engagement, appear to be critical drivers of impact.

This research highlights the unique attributes of CGF's Transitions in Later Life programme which is explicitly focused on wellbeing.

1. INTRODUCTION

1.1 What is the challenge?

Throughout our lives, we transition through different phases, and these phases have different focal points, expectations and social contacts. The transition from childhood to teenage years and into the early twenties, for example, is often characterised by early learning experiences with support from a broad network made up of parents, friends, teachers, peers and wider social networks. During the twenties and thirties, our focus shifts towards career and social relationships, often accompanied by new responsibilities as part of a transition into parenthood. The transition into midlife is frequently associated with a new search for purpose, especially when children begin to leave home and start their own families. The support networks available to us during these different transitions enhance our emotional and psychological wellbeing, preparing us (directly and indirectly) for developing new ways of coping and thriving as we progress from one phase to the next.

Retirement, as one of the later stages of life, is a transition that most people will – at least at some point in their lives – start to prepare for actively. The main focus tends to be on material needs, financial backup plans, ways to leave a legacy, etc. However, there seems to be very little focus on the psychological and emotional needs of individuals transitioning into retirement and the later life stage. This transition can be accompanied by a sense of loss - of career, health and mobility, independence and identity, friends and loved ones. While some cope well with these transitions, many struggle to adjust. Too often, this leads to loneliness, ill health and depression.

This social isolation and loneliness among older people can greatly affect their physical and mental health. As policymakers often point out, these effects can translate into increased use of health and social care services. For example, the London School of Economics estimates that severe loneliness among people aged over 65 in the UK could cause additional health and social care costs of up to £6,000 per person over 10 years.¹

This is a matter for concern, particularly in the context of demographic change and an increasingly ageing society in most Western countries:

- In OECD countries in 1980, there were on average only 20 people aged 65 and above for every 100 of working age, but this number had increased to 28 by 2015 and is set to almost double by 2050.²
- Across the EU, those aged 65 and over will become a much larger proportion of the population, rising from 19 percent in 2015 to 29 percent by 2070.³
- In Japan, which has the most rapidly ageing population in the world, the percentage of the population aged 65 and over is projected to reach 30 percent by 2025.⁴

With retirement being a common trigger for the onset of social isolation and loneliness, a more successful and well-supported transition to this later stage of life might help to prevent, or at least mitigate, the challenges of social isolation and loneliness.⁵

Increasingly in the UK, across all sectors, we are seeing a response to this challenge. Private sector employers, from large consultancies to small charities, have started to offer their employees retirement preparation courses and transition schemes. EY, for example, has an extensive support package at the executive level. Police Mutual and IET Connect, both professional membership organisations operating in the UK, offer tailored services to their members, including financial as well as mental health and wellbeing advice. More systemically, we are also observing a response at government level. In January 2018, the UK was one of the first Western countries to explicitly add loneliness to the remit of the Minister for Sport and Civil Society.⁷

¹ <http://www.lse.ac.uk/business-and-consultancy/consulting/assets/documents/making-the-economic-case-for-investing-in-actions-to-prevent-and-or-tackle-loneliness-a-systematic-review.pdf>

² <http://www.oecd.org/social/population-ageing-and-rising-inequality-will-hit-younger-generations-hard.htm>

³ https://ec.europa.eu/info/sites/info/files/economy-finance/ip065_en.pdf

⁴ <http://prof.mt.tama.hosei.ac.jp/~yarai/JDGMCON6/CSOsREPfinalen.pdf>

⁵ <https://iotuk.org.uk/wp-content/uploads/2017/04/Social-Isolation-and-Loneliness-Landscape-UK.pdf>

⁶ https://age.bitc.org.uk/sites/default/files/bitc_transitions_toolkit_final_r.pdf

⁷ <http://time.com/5248016/tracey-crouch-uk-loneliness-minister/>

Example 1: The Police Mutual Group, UK

Founded in 1866 by members of the police force, Police Mutual is a member-owned organisation offering financial services exclusively for its 200,000 members of serving and retired police officers, their families, and the wider police service in the UK.

Police Mutual offers its members an extensive range of support options to enable a successful transition to retirement. These cover key financial topics related to police and statutory pensions, as well as courses to plan future expenses and manage their retirement budgets. Most importantly, Police Mutual also offers occupational support encouraging members to prepare for a second career, start a new business, volunteer, and stay healthy.

It is possible that this extensive support offer is a historic legacy from the 1860s when police officers had an average life expectancy of 40 years.

Example 2: IET Connect, UK

IET Connect is the benevolent fund of the Institution of Engineering and Technology (IET) in the UK. Benevolent funds are a form of member-based organisations generally linked to trades, professions, unions, geographic localities or any of the armed services. They are usually set up to provide financial support and practical help to members and their dependents during difficult times. Since 2017, IET Connect has been offering one-day preretirement workshops, mainly in London and Solihull. The course helps members plan for a fulfilling retirement. The workshop is aimed at IET members who are considering retirement within the next two years and is delivered in partnership with Laterlife, an organisation that specialises in helping people plan for retirement. Key objectives of this one-day engagement are to prepare participants to plan a retirement where they stay fit, physically, mentally and financially, whilst maintaining and increasing social contacts.

1.2 What are the programme aims of Transitions in Later Life?

The Calouste Gulbenkian Foundation (CGF - UK Branch) aims to bring about long-term improvements in wellbeing, particularly for the most vulnerable, by creating connections across boundaries to deliver social, cultural and environmental value.

The CGF launched its Transitions in Later Life programme in 2014, with seven pilot projects across the UK. The long-term aim of the programme, which is evaluated in partnership with the [Centre for Ageing Better](#), is to reduce loneliness in later life, with people in midlife becoming happier, more resilient and better supported in responding positively to change. This approach is based on the view that people will enjoy greater wellbeing if they are better supported in managing destabilising and distressing transitions. Three key outcomes have been defined for the programme:

- To increase knowledge about transitions in midlife and later life and the effect they have on people's psychological wellbeing
- To secure more appropriate responses to the issues these transitions create for older people
- To develop a strong community of practice aimed at securing better support for older people.⁸

The pilot projects, funded by the CGF (UK Branch), apply a combination of different approaches and techniques to build resilience and promote a more optimistic outlook on life for people transitioning into retirement. This includes planning and goal-setting, self-reflection, relaxation techniques, and Cognitive Behavioural Therapy. All projects are delivered in a group-based setting, taking place over more than one session.

To assess the impact of their work, the CGF and the Centre for Ageing Better co-commissioned an evaluation in 2017.⁹ Its findings are based on qualitative interviews with participants 6-12 months on, as well as quantitative data collected at the start and end of the course and at certain follow-up points. The evaluation shows that adults who participated in the courses felt more confident about the future, could identify their strengths and assets, and had a greater sense of purpose. Based on this data, key principles for delivery have been identified and will continued to be tested until the programme ends in 2019.

⁸ For further information about the project, please see <https://content.gulbenkian.pt/wp-content/uploads/sites/18/2017/10/01175539/Transitions-in-Later-Life-summarising-our-approach.pdf>

⁹ For further information about the evaluation, please see <https://content.gulbenkian.pt/wp-content/uploads/sites/18/2017/10/04131215/COMBINED-TILL.pdf>

1.3 Motivation for this research

This piece of research was produced to develop an international evidence base of policies and schemes that support transitions to retirement, highlighting best practices from around the world. This report was developed in parallel to the pilot projects funded by CGF in the UK and is complementary to the on-going programme evaluation. It was commissioned by the CGF to test whether experiences in the UK are similar to those seen in international practices, and to assess whether there might be lessons from other countries that the UK can learn from.

The main aims of this research are to:

Increase the sector's understanding

of work that exists internationally regarding transitions in later life

Develop an understanding of the enablers, as well as key challenges

in the policy design, delivery and legitimacy of these initiatives

Create a better understanding of the conditions required

for initiatives of this kind to be successful

Extract lessons from other countries, which

will be fed back into the Foundation's ageing programmes.

2. METHODOLOGY

2.1 Selection of case studies

To meet the aims of this project, CPI identified more than 30 programmes and initiatives from around the world that support transitions to retirement. These interventions reflect a broad range of different regions and providers (see Table 1 and Appendix 6.3), as well as different motivations. Central themes across the interventions are economic and financial wellbeing, social relationships, community development, and better mental and physical health outcomes.

Table 1 Region and Provider breakdown of 30+ programmes and initiatives identified

Region		Provider	
America	8	Public	14
Australia & East Asia	6	Private	4
Europe	16	Third Sector	12

From this longlist of cases, we selected 15 cases for an in-depth analysis of their impact (see Figure 1). Key considerations in the process were provider, country and motivation, as well as data availability and the start date of the programme (very recent initiatives, for example, were excluded). Our aim was to gather data from a diverse set of case studies, enabling us to explore the key drivers of public impact. It is worth noting that the final selection of cases is not representative of what sectors may offer in individual countries.

2.2 Research and evidence gathering

We then thoroughly researched the 15 programmes and initiatives we selected, focusing first on the policy and its objectives. This included identifying the context-specific challenges that each initiative was designed to tackle and the public impact that it generated. We then conducted further analysis of the policy’s impact, collecting evidence through desk research (see section 2.3 for the methodology for this assessment). We included a bibliography for each case in the case study documents.

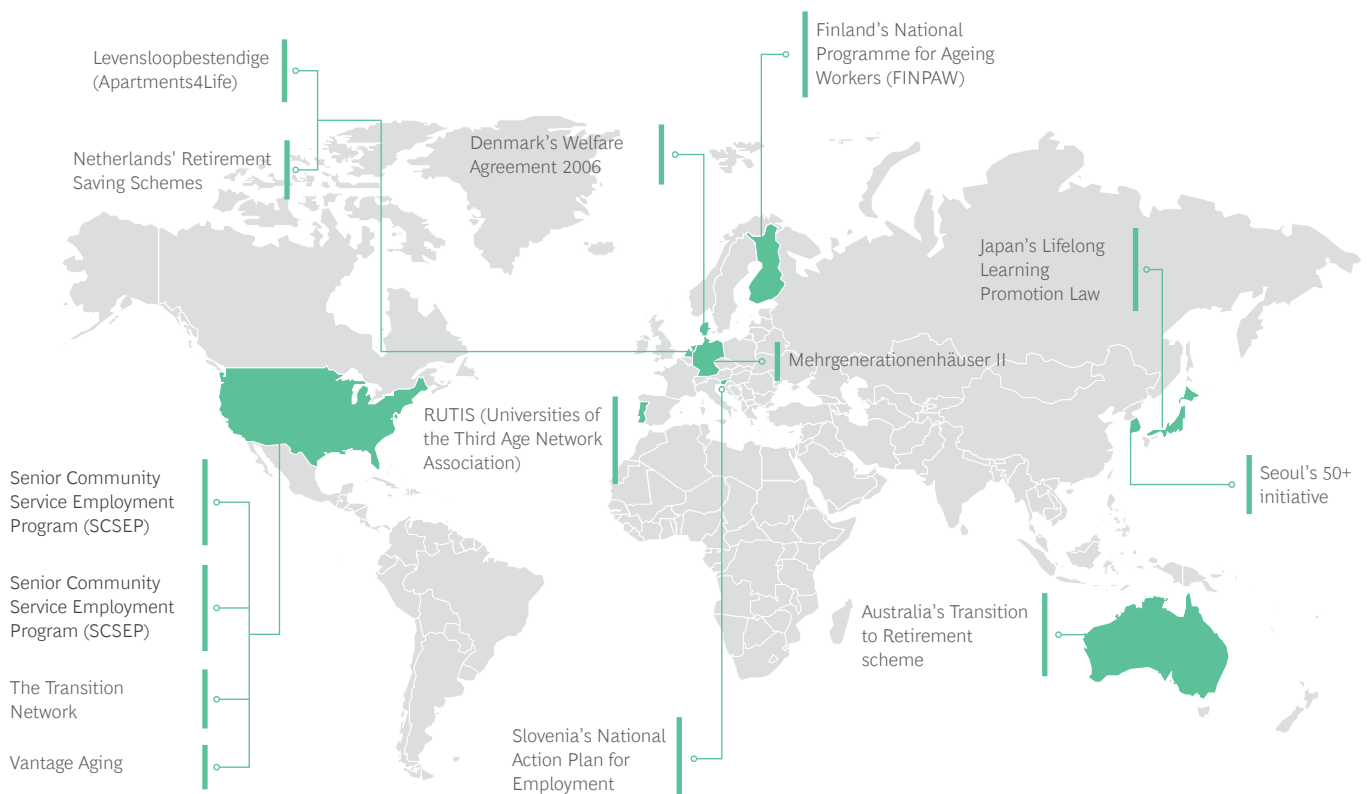


Figure 1 Overview of 15 selected case studies by country

2.3 The Public Impact Fundamentals

In order to systematically analyse the impact of the 15 programmes and initiatives that we selected for in-depth study, we applied CPI’s Public Impact Fundamentals. The Fundamentals illustrate the core drivers that influence the effectiveness of a policy, programme or initiative. They were developed with world-leading practitioners and academics and have been applied to more than 300 case studies from different countries and policy areas.¹⁰

The Public Impact Fundamentals enable a systematic, evidence-based analysis of impact. The three Fundamentals are:

LEGITIMACY:

The underlying support for an initiative’s objectives and for the institutions involved in achieving them

POLICY:

The quality of the initiative intended to achieve impact

ACTION:

The translation of policies into real-world effect

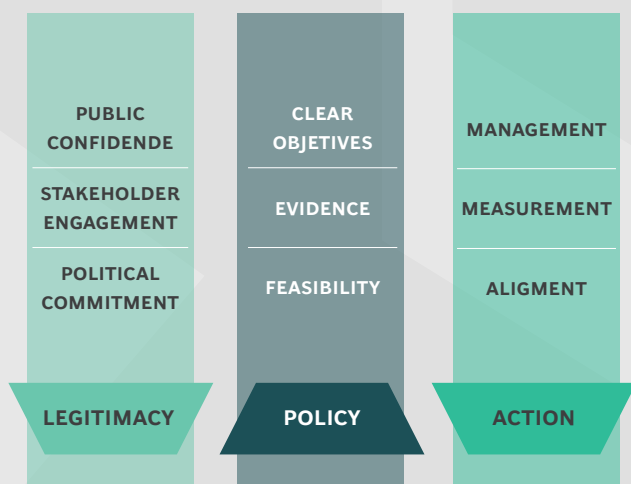


Figure 2 CPI’s Public Impact Fundamentals

Each of the three Fundamentals has three elements that underpin its meaning (see Figure 2). Underpinning Legitimacy is whether there is public confidence, stakeholder engagement and political commitment behind an initiative; underpinning Policy is whether an initiative has clear objectives, evidence and feasibility; and underpinning Action is whether there are sufficient management, measurement and alignment mechanisms in place to ensure the policy delivers real world impact.¹¹

A Public Impact Fundamentals assessment helps us to understand and deconstruct why an initiative had the impact it did. The assessment identifies the key drivers behind the policy’s success or failure, highlights areas of weakness and strength, and allows for cross-policy comparisons regarding impact. Furthermore, it enables us to draw out lessons from policymaking practices around the world when considering how to drive impact in new contexts.

We assessed each of the initiatives against the nine elements of the Public Impact Fundamentals, using a four-point scale (Weak, Fair, Good, Strong). The assessment methodology for each element can be found in Appendix 6.2.

The output of a diagnostic is visualised using the “Public Impact Fundamentals nonagon”, as shown in Figure 3. A diagnostic reflects an assessment made at a certain point in time, and thus it can be used to look back at the moment of policy design, the current status of the initiative, and any expected future developments.

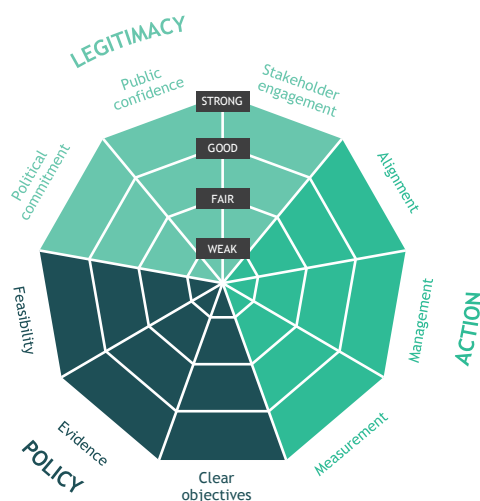


Figure 3 CPI’s Public Impact Fundamentals nonagon

¹⁰ For further information, visit <https://www.centreforpublicimpact.org/observatory/>

¹¹ For further information, download our Public Impact Fundamentals report: <https://centreforpublicimpact.blob.core.windows.net/production/2016/10/CPI-FUNDAMENTALS-REPORT.pdf>

3. KEY MOTIVES FOR CHANGE

Of the 15 initiatives that we focused on, most are rooted in the need to respond to demographic change and the challenges of an ageing population. Different providers and different socioeconomic environments, however, will affect a programme's priorities. Understanding why different agencies support transitions in later life is therefore a key area of focus for this piece of research. What drives governments to introduce or amend policies that will affect when and how people retire? What are the key aims that third sector providers are pursuing when they set up programmes targeted at people in later life? And what is the motivation of private actors in supporting their employees?

We assessed these questions very carefully during our analysis, and we identified four main motivations. It is important to note, though, that most initiatives are driven by more than one of these central themes.

Theme 1

Increase labour market participation

A central motivation of government-led initiatives is to increase the labour market participation of people aged 55 and above, particularly women. Higher life expectancy and lower birth rates in most Western economies have shifted demographics, directly affecting public finances. There is now a significant concern in most Western economies about whether existing pensions will be adequate for ageing societies.

Extended labour market participation can help address these challenges and improve fiscal sustainability. In order to achieve this, governments have created new, more flexible transition programmes. Australia, for example, introduced the Transition to Retirement (TTR) scheme in 2005, allowing individuals to stay in work longer, while cutting down on working hours and maintaining a full salary. This enables workers to make a more gradual transition to retirement while reducing the burden on public pension funds.

Other examples include the Retirement Savings Scheme that was introduced by the Dutch government in 2006. To incentivise people to save for their retirement and to increase labour market participation in the transition to later life, the Dutch policy aimed to improve the work-life balance of older workers, e.g. by allowing them to take unpaid leave without losing their employment relationship.

In addition to programmes that aim to keep people in work for longer, there are a number of interventions that seek to reduce unemployment among people aged 50 and over. Some are government-driven, e.g. in Slovenia where budgetary pressures are the central motivation. However, there are also third sector-led initiatives that promote employment in order to encourage people to maintain a sense of purpose, which people can lose if they leave work too abruptly. For example, Vantage Aging – a not-for-profit agency set up in 1975 in Akron, Ohio – aims to connect low-income, unemployed adults who are aged 55 or above with employers in their local area.

Case Study:

Transition to Retirement scheme, Australia

Australia's rapidly ageing population is making increasing demands on the retirement income system: with people living longer, the proportion of the elderly is growing. With this in mind, Transition to Retirement (TTR) schemes were put in place in 2005. They form part of an innovative superannuation policy which facilitates a more gradual entry into retirement for Australians, while dealing with demographic change and a growing skills shortage. Australian policymakers were particularly interested in incentives to retain older workers in the workforce to promote active ageing and a longer-lived and healthier population.

The impact of the TTR scheme is unclear however. The scheme was originally used by some as a tax minimisation tool, which went against its original intention to enable mature workers to transition into retirement by easing their workload. Although the workforce participation rate of older workers in Australia increased after the scheme was introduced, it is unclear whether this is due to TTR, so it is hard to make a positive assessment of its impact.

Fundamentals assessment:

POLICY

Clear Objectives	—————○	FAIR
Evidence	—————○	FAIR
Feasibility	—————○	FAIR

LEGITIMACY

Political Commitment	—————○	GOOD
Public Confidence	—————○	FAIR
Stakeholder Engagement	—————○	GOOD

ACTION

Alignment	—————○	FAIR
Management	—————○	FAIR
Measurement	—————○	GOOD

Theme 2

Develop new skills and knowledge

Supporting people in later life to develop new skills is another central theme across interventions. There are two underlying motives for this: to enable their continued labour market participation (see above), and to help them achieve a more fulfilled retirement.

In relation to labour market participation, we need to differentiate between two distinct types of intervention: firstly, there are skill-centred interventions that aim to reintegrate unemployed people aged 50 and above into the labour market. Slovenia's 2004 National Action Plan for Employment is one such example, aiming to improve older people's employment rates through specialist training programmes. And secondly, there are opportunities for people in employment to learn new skills that enable them to stay in work for longer. The Central Baptist Hospital Career Coaching programme in the US, the only private sector initiative that we analysed as part of this research, falls into this category. The programme allows nurses who want to cut down their hours or reduce the physical demands of their job to retrain and work in other capacities while serving in supervisory roles. The training offer also includes regular exercise and mindfulness activities.

The notion that continued learning and the development of new skills and knowledge can help people feel stimulated and maintain a sense of purpose throughout retirement is also reflected in some of the initiatives. There are three examples that specifically promote skills and knowledge development without having a link to the labour market: RUTIS, the Universities of the Third Age Network Association in Portugal; the Japanese government's Lifelong Learning policy; and the Singaporean Council for Third Age (C3A). The understanding that learning and the development of new skills enable a smoother transition to later life and a more fulfilled retirement is a common motivation across these initiatives.

Case Study: Central Baptist Hospital Career Coaching, Kentucky, USA

Much like the rest of the US population, the nursing sector has found itself with a significant number of ageing workers. As the "baby boomers" have started to reach the retirement age of between 65 and 67, the proportion of ageing workers in the workforce has been increasing. Central Baptist Hospital in the state of Kentucky in the US recognised that this trend, coupled with insufficient numbers of nursing graduates, would require them to develop a strategy for retaining older nurses.

In 2008, under the management of Karen Hill, the Career Coaching programme was launched at the hospital, with the aim of retaining senior nurses through flexible strategies that reflected their needs. The programme was designed to help maximise nurses' working experience, as well as provide managers with the tools to help nurses fulfil their potential. The Career Coaching programme successfully helped reduce Central Baptist's nursing vacancy rate, increase nurses' job satisfaction, and facilitate nurses' professional development.

Fundamentals assessment:

POLICY

Clear Objectives	—————○	FAIR
Evidence	—————○	STRONG
Feasibility	—————○	FAIR

LEGITIMACY

Political Commitment	—————○	STRONG
Public Confidence	—————○	GOOD
Stakeholder Engagement	—————○	GOOD

ACTION

Alignment	—————○	FAIR
Management	—————○	FAIR
Measurement	—————○	FAIR

Theme 3

Build social support networks and stronger communities

This theme summarises the central motivations of public and third-sector institutions in building social networks and enhancing communities. Communities play an important role in every aspect of people’s lives. They provide an opportunity to connect with one another, to reach goals together, and give each other a sense of safety and security. Communities develop and grow out of different settings, from families to neighbourhoods to work environments. And although the value of strong communities is broadly recognised, the sense of community has been declining in most countries for the past 50 years.¹² Citizens are increasingly less active in schools, churches and government institutions. However, particularly in later life, communities can be a fundamental means of preventing social isolation and loneliness and improving physical and emotional wellbeing.

Social Finance, a UK-based consultancy, estimates that when compared to people who do not experience loneliness, older people who are lonely are on average:

- 1.8 times more likely to visit their GP;
- 1.6 times more likely to visit A&E;
- 1.3 times more likely to have emergency hospital admissions
- 3.5 times more likely to enter local authority-funded residential care.¹³

In this context, interventions that seek to promote communities tend to have two central motivations: on the one hand, they seek to connect people and improve their wellbeing by facilitating social exchange; on the other hand, most support networks are also preventative measures aiming to reduce the social and economic impact of isolation. There are a number of different types of intervention that seek to achieve these outcomes. The Transition Network (TTN) in the US, for example, focuses on creating new communities for people about to retire and newly-retired individuals who share similar interests. They have a specific focus on women aged 50 and above. Other initiatives, such as the housing and centre solutions in Germany, the Netherlands and South Korea encourage people in later life to develop strong social support networks within their local communities to continue social participation.

Case Study: The Transition Network (TTN), USA

Women from the baby boomer and pre-boomer generations were facing retirement in the US in the early 2000s. This age group reaching 50 and above was the first to have career-oriented women succeeding in leadership roles who, when taking stock of retirement, lacked female role models or guidelines to follow.

In this context, two executive women facing retirement started a social initiative in New York City in 2000 called The Transition Network (TTN). The network offered a platform for women aged 50 and over to connect and share experiences through peer groups, activities and events. The founders opened local groups in Washington, DC and Chicago and, as older women in other parts of the country grew interested in having a local group, TTN offered support and guidance for local communities to set up their chapters of the network as part of a nationwide community. The initiative had a strong public impact and became a leader in the positive ageing movement, defining new opportunities for people aged 50 and above.

Fundamentals assessment:

POLICY

Clear Objectives	—————○	STRONG
Evidence	—————○	GOOD
Feasibility	—————○	STRONG

LEGITIMACY

Political Commitment	—————○	STRONG
Public Confidence	—————○	STRONG
Stakeholder Engagement	—————○	STRONG

ACTION

Alignment	—————○	STRONG
Management	—————○	STRONG
Measurement	—————○	FAIR

¹² <https://www.tandfonline.com/doi/abs/10.1080/14036096.2016.1155480?src=recsys&journalCode=shou20>

¹³ Social Finance (2015): Investing to tackle loneliness. Available at: https://www.socialfinance.org.uk/sites/default/files/publications/investing_to_tackle_loneliness.pdf

Theme
4

Promote physical and emotional wellbeing

Another motivation is the promotion of the mental and physical wellbeing of individuals transitioning into retirement to ensure better outcomes in later life. While this theme is intrinsic to most initiatives, there are a few whose objectives include an explicit focus on physical and mental wellbeing. The employer-led Central Baptist Hospital Career Coaching programme is a good example for this. While the programme’s primary aim is to keep nurses in their jobs for longer (see above), the career coach also helps nurses look after their own physical and emotional wellbeing.

The housing and centre solutions are another example. In Germany, the *Mehrgenerationenhäuser II* policy established multigenerational houses that provide older people with inexpensive services such as shopping, cleaning and care all under one roof, aiming to reduce the stress that can be caused by navigating many different service providers when need increases and mobility decreases.

Case Study: Mehrgenerationenhäuser II (Multigenerational Housing II), Germany

In most Western countries, the number of people aged over 65 is set to double in the next couple of decades. At the same time, especially in Germany, access to childcare is becoming more and more difficult and expensive, while the quality of kindergartens is decreasing. Germany took an unconventional approach and tried to tackle these challenges with its Mehrgenerationenhäuser II, which translates as “multigenerational houses”.

These houses offer childcare, a place where young families can drop in for coffee and advice, a social centre, and a space where elderly people interact with younger generations. More than 500 of these centres were established (one in each municipality) and they have become an integral part of their local community, easing demographic challenges in the process.

Fundamentals assessment:

POLICY	
Clear Objectives	GOOD
Evidence	FAIR
Feasibility	FAIR
LEGITIMACY	
Political Commitment	STRONG
Public Confidence	STRONG
Stakeholder Engagement	STRONG
ACTION	
Alignment	STRONG
Management	GOOD
Measurement	STRONG

4. KEY FINDINGS

4.1 Types of interventions

Across the case studies that we analysed, we identified four common types of intervention (see Table 2). A classification of interventions by type helps to identify what works and what does not work for similar initiatives. The table does not include the Central Baptist Hospital’s Career Coaching scheme, the only private sector initiative analysed as part of this research.

It is included, however, in Figure 4 below, which highlights that different types of initiative also have different primary initiators.

Type of intervention	National pension and retirement savings schemes	Delivery partnerships	Occupational and social networks	Housing or centres
Definition of type	Government schemes that promote employment and economic sustainability of people in later life.	Partnerships between government and civil society or between local and community agencies to deliver better services to seniors.	New platforms/ networks that create (informal) support networks and promote new skills during the transition and in retirement.	Creation of new living solutions and/or communal places that bring people together and strengthen new communities.
Interventions classified by type	<ul style="list-style-type: none"> Transition To Retirement (TTR), Australia Retirement saving schemes, the Netherlands 2006 Welfare Agreement, Denmark National Programme on Ageing Workers, Finland 	<ul style="list-style-type: none"> Vantage Aging, US Senior Community Service Employment Program (SCSEP), US Lifelong Learning Promotion Law, Japan 2004 National Action Plan for Employment, Slovenia 	<ul style="list-style-type: none"> RUTIS, Portugal Council for 3rd Age (C3A), Singapore The Transition Network (TTN), US 	<ul style="list-style-type: none"> Seoul 50+ initiative, South Korea Levensloopbestendige, the Netherlands Mehrgenerationenhäuser II, Germany

Table 2 Types of intervention identified

As shown in Figure 4, government, private and third sector organisations play different roles in these types of intervention. With the exception of pension and retirement savings schemes, which can naturally only be delivered by governments, all other types have been delivered by a mix of different providers, often working in partnership. As explained in section 2.1, the small number of private sector-led initiatives included in this research is not indicative of a lack of effort within the private sector. Rather, it reflects the focus of this research on government and third sector partnerships.

A core objective of this research is to gain a better understanding of how countries around the world have enabled successful transitions to retirement. As described in Chapter 3, there are different motivations, with many initiatives working towards more than one outcome. At the same time, as with any policy, it is difficult to attribute positive or negative changes in key indicators directly to a specific intervention, as they rarely take place in isolation.

In the case of Germany's *Mehrgenerationenhäuser II*, for example, the policy aims to establish multigenerational community centres, which bring many services together under one roof, e.g. childcare, support for the elderly, and youth groups. These houses offer people inexpensive pre- and post-retirement services in one place, as well as creating a new community and support network. The initiative has been very successful: 540 multigenerational houses now exist across Germany, and they have contributed significantly to improved community cohesion and intergenerational exchange. In 2017, the German government agreed to fund *Mehrgenerationenhäuser III*, the third extension to the initial programme which began in 2006.

Recognising the context-dependency of these interventions, the focus of this analysis is on the performance of an initiative against its own objectives. Figure 5 summarises this analysis and reveals that some types of intervention are more successful than others in achieving their stated objectives.

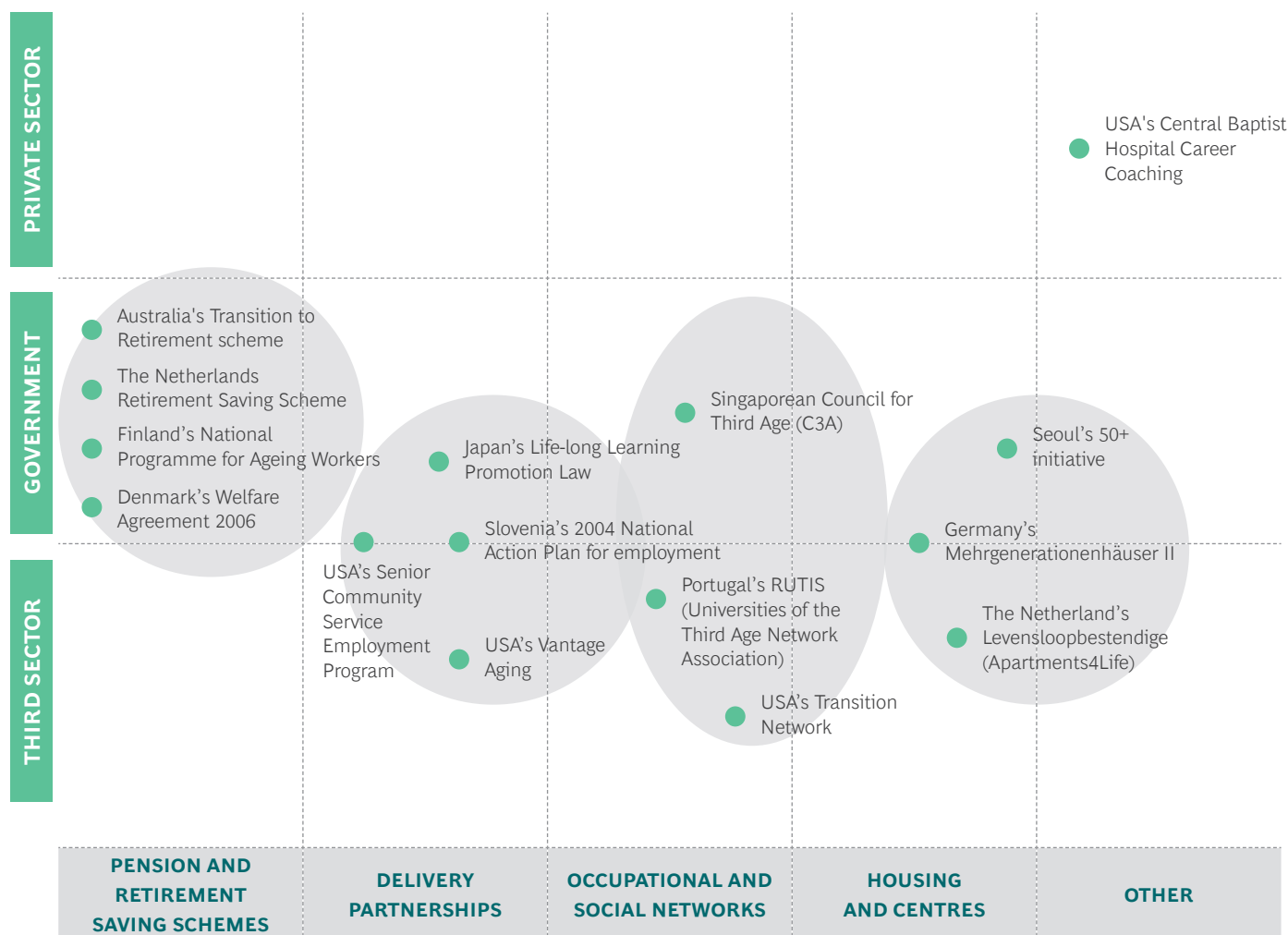


Figure 4 Types of intervention identified

Housing or centre initiatives (●), like Mehrgenerationenhäuser II or Levensloopbestendige in the Netherlands, which provide physical spaces for people in later life and support new communities are very strong examples. Similarly successful are initiatives that build new occupational and social networks (●). In some instances, the success translates into scale: TTN in the US, for instance, which provides women aged 50 and above with a support and social network, has spread considerably - engaging up to 7,000 people across 44 states.

Delivery partnerships (●) between existing organisations tend to be more mixed in terms of meeting their intended objectives. The challenge of bringing about sustainable change is a key limitation to the long-term impact of the programmes. The Senior Community Service Employment Program (SCSEP) in the US, for example, faces significant resource constraints and continues to be reliant on the renewal of government funding. These are central reasons that explain why the initiative has been less successful in helping older Americans re-enter the workforce than was intended.

The national pension and retirement savings schemes (●) have also had varying degrees of success. Denmark's 2006 Welfare Agreement is the most successful in meeting its objectives, while TTR in Australia has been a relative failure. There is evidence to suggest that TTR had no significant effect on the workforce participation of older men and women (a core aim of the scheme), while other policies in Australia are seen as better suited to achieving TTR's objectives.

The Public Impact Fundamentals can help explain why some initiatives were more successful than others in achieving their objectives. CPI's framework allows for a structured, systematic assessment of the key elements that drive public impact. It is important to note that different components within the Fundamentals can take on greater importance than others, depending on the policy's context. An analysis by type of intervention helps us identify relative strengths and weaknesses and key drivers of impact

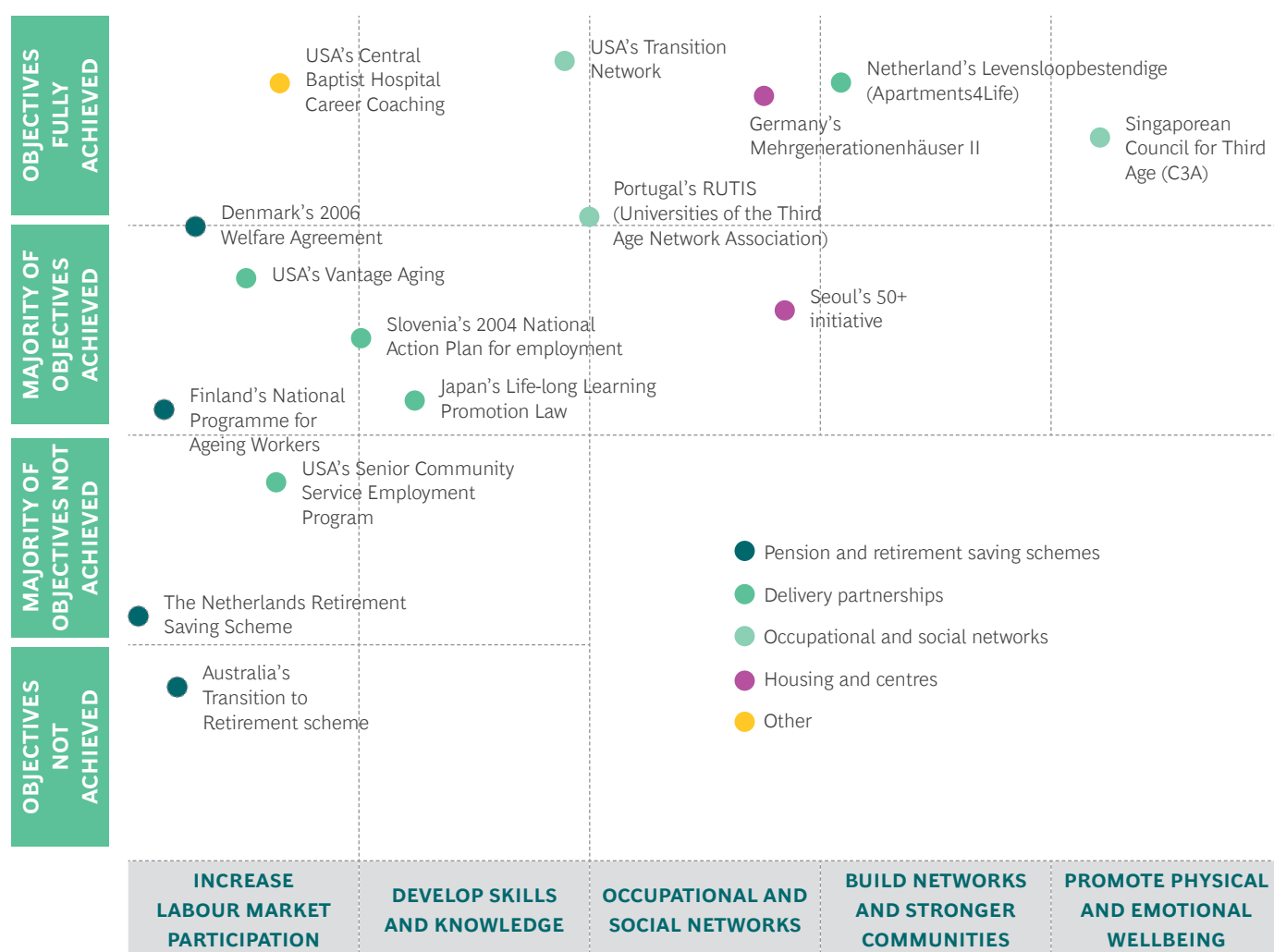


Figure 5 Analysis of case studies by outcome and main motivation

4.1.1 Pension and retirement savings schemes

National pension and retirement savings schemes seek to promote people’s employment and economic sustainability in later life. Out of the four pension and retirement savings schemes that we analysed as part of this research, the Finnish and Danish initiatives were more successful in achieving their intended objectives than the Dutch and Australian interventions (see Figure 4). The assessment against the Public Impact Fundamentals highlights the strengths and weaknesses of each policy regarding its impact (see Figure 6).

The most obvious differences between the four case studies relate to their design (Policy) and their delivery (Action). The more successful policies scored very highly across the majority of elements within Policy and Action. For instance, in terms of having clear objectives, Finland’s National Programme for Ageing Workers (FINPAW) set out six specific goals, with target groups identified for each one, and created a barometer to measure the workability of these objectives. The Finnish government also used supporting evidence to inform the design of the programme: pre-implementation, the Ministry of Labour carried out a national assessment of needs with almost 6,000 ageing long-term unemployed workers. The FINPAW programme was also highly feasible: three ministries allocated to the programme a combined annual budget of FIN25 million (EUR4.2 million), and the government made complementary amendments to legislation in line with the programme’s objectives in order to eliminate any legal barriers.



Figure 6 Public Impact Fundamentals Assessment pension and retirement savings schemes

In contrast to the successful Finnish and Danish cases, the Australian TTR scheme failed to meet its objectives and also scored less well on its Policy dimension. Its objectives were not clearly stated, nor were they set within the context of the wider Australian pensions strategy. There was no full feasibility assessment, with the result that some full-time workers used the scheme to minimise their tax rather than lighten their workload, and the scheme failed to deliver its original intention of enabling mature workers to transition smoothly into retirement.

An assessment of Action – whose elements are the management, measurement and alignment of interests – also reveals interesting themes. FINPAW and Denmark’s 2006 Welfare Agreement score very well on the Action elements, particularly management and measurement. The less successful Dutch Retirement Savings Scheme, on the other hand, had clear weaknesses in measurement and alignment, which serve to explain some of the policy’s key challenges. The success of the scheme depended on employee participation, but the policy was not aligned with their interests. As a result, there was a low participation rate and widespread abuse of the scheme.

Management and alignment were also key problem areas for the TTR scheme. Its management sat within the Australian Taxation Office, but the Office did not put the necessary management mechanisms in place to prevent the scheme being abused – by being treated as a tax minimisation instrument. There were also alignment issues between other actors in the retirement income system: silos were rife, and actors were neither communicating with each other nor coordinating their efforts.

Other lessons that can be drawn from an analysis of this type of intervention are related to Legitimacy, whose three elements are public confidence, political commitment and stakeholder engagement. Legitimacy was not a major strength of any of these initiatives, but some cases scored higher than others. For instance, both FINPAW and the Danish 2006 Welfare Agreement had strong political commitment from their respective national governments, as demonstrated by their sustained support and funding. However, a key challenge for both initiatives was stakeholder engagement. Even though the Danish government appointed an independent commission to include different voices in the reform process, the trade unions, employer organisations and the employees themselves were excluded, which adversely affected the reform’s public impact.

The Retirement Savings Scheme in the Netherlands performed better in terms of stakeholder engagement and public confidence. Here, despite initial union opposition, multiple consultations and audits helped unlock negotiations between the government and social partners.

Case Study: National Programme on Ageing Workers (FINPAW), Finland

The early 1990s saw Finland facing the worst economic crisis in its history. The economic downturn coupled with what was commonly known in Finnish society as the “age problem” – a significant ageing population and shortage of labour – required concerted action. Government policies of the 80s had encouraged an early exit from the workforce to make space for younger workers: the legal retirement age was 65, but Finns were given the option of early retirement from 58 onwards. With the labour force reaching its lowest point in 1996, a new strategy was needed.

The Committee for Ageing Workers proposed the Finnish National Programme on Ageing Workers (FINPAW) in 1996. The programme was developed in 1997, launched in 1998, and concluded in 2002. Its primary aims were to encourage ageing workers – 45 to 64 years old – to remain in the workforce longer, as well as provide training and skills to help ageing workers stay up-to-date with changing technologies and workplace demands.

Fundamentals assessment:

POLICY

Clear Objectives	—————○	STRONG
Evidence	—————○	STRONG
Feasibility	—————○	STRONG

LEGITIMACY

Political Commitment	—————○	STRONG
Public Confidence	—————○	GOOD
Stakeholder Engagement	—————○	FAIR

ACTION

Alignment	—————○	STRONG
Management	—————○	STRONG
Measurement	—————○	STRONG

4.1.2 Delivery Partnerships

A second common type of intervention involves partnerships between governments and civil society or between local and community agencies in order to deliver better services to seniors. Delivery partnerships between existing organisations show somewhat mixed results as against their intended objectives (see Figure 4). There are some highly successful initiatives, such as the third sector-driven Vantage Aging programme in the US or the government-led Slovenian 2004 National Action Plan for Employment. However, there are also initiatives that meet their objectives only partially, such as Japan’s Lifelong Learning Promotion Law or the SCSEP in the US. There also seem to be mixed drivers of impact across this type of initiative, as is evident from our assessments against the Public Impact Fundamentals.

Nevertheless, we can identify a number of shared characteristics. Management, i.e. the suitability of processes and people for bringing about change, is a relative strength across all four interventions. In the case of the SCSEP, for example, local project operators were tasked with on-the-ground project monitoring and compliance checks to ensure alignment with programme regulations. This approach leverages local knowledge and ensures that the programme meets the needs of local communities. For its Lifelong Learning Promotion Law, the Japanese government established a bureau to increase synergies between policies and programmes. Similarly, the Slovenian 2004 National Action Plan for Employment was managed through a transparent nationwide structure involving council directors. They were tasked with formulating regional and local development coalitions, which together defined labour market and employment strategies in line with the Plan.

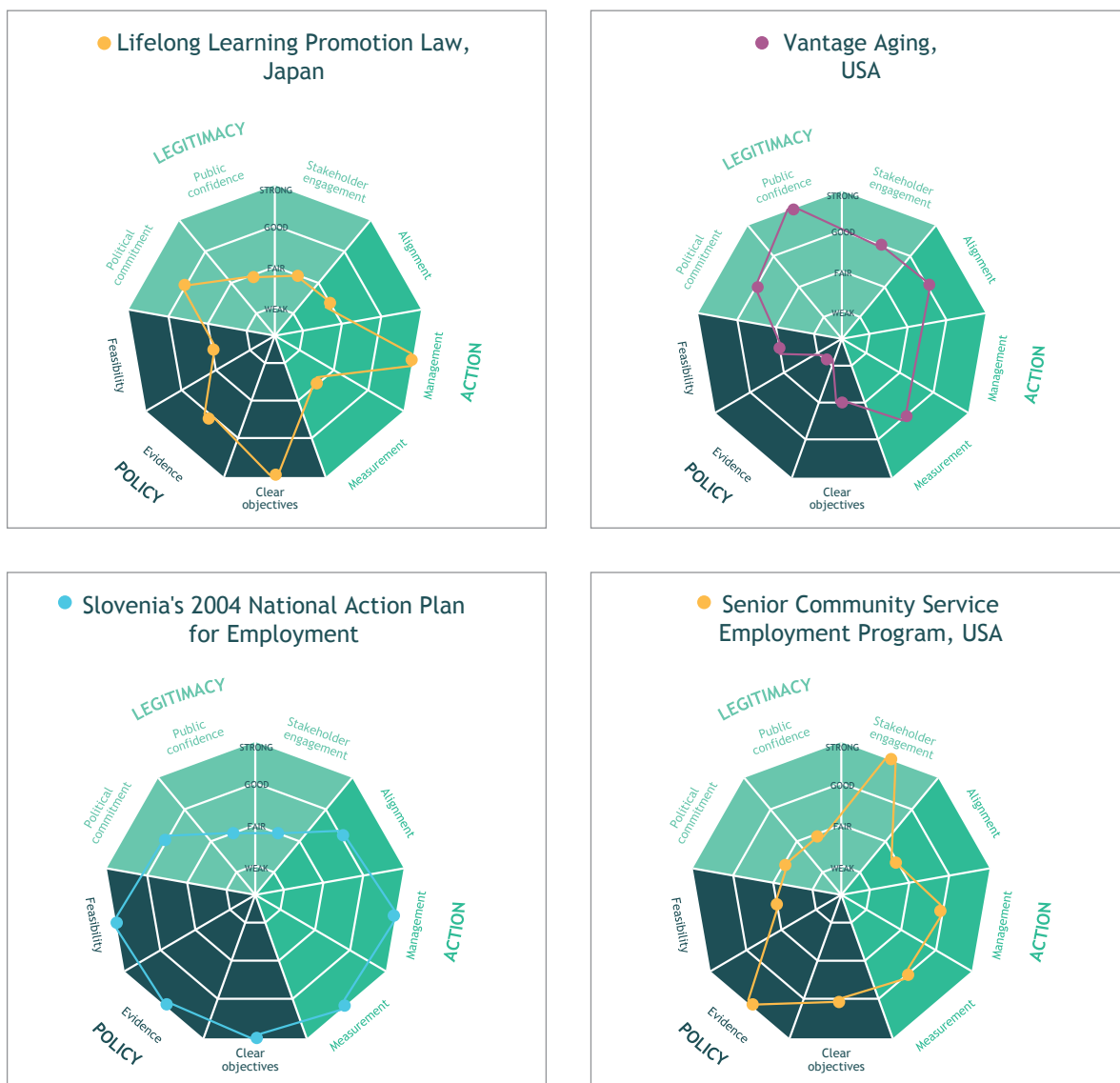


Figure 7 Public Impact Fundamentals assessment delivery partnerships

Feasibility, on the other hand, appears to be a weakness of three of the four programmes, highlighting common budget constraints. In the case of Vantage Aging, a registered not-for-profit agency set up in 1975 to support Ohio's ageing population, a reliance on federal monies makes its impact susceptible to changing political priorities. Similarly, the SCSEP has suffered from recent cuts to the US Department of Labor's budget, which led to an elimination of all funding for the programme. The implementation of the Japanese Lifelong Learning Promotion Law was also affected by budget constraints, which undermined its feasibility and meant that educational activities were outsourced or relied significantly on unstable private sector investment. Conversely, we considered the feasibility of Slovenia's 2004 National Action Plan for Employment to be strong, because it did not experience any budgetary constraints. The Plan benefited from significant financial support through various EU mechanisms and its budget was prioritised at a national level.

There are few similarities or patterns relating to Legitimacy, Policy and Action that could point towards key drivers of impact for this type of intervention. To give one example: we adjudged public confidence, one of the three elements of Legitimacy, to be weak for the Japanese Lifelong Learning Promotion Law because there was growing public criticism in Japan of the outsourcing of educational activities. However, in the case of Ohio's Vantage Aging, the strong public support from Vantage's first cohort of participants paved the way for 40 years of local support from the wider community.

Evidence was a strength in the cases of the SCSEP and Slovenia's 2004 National Action Plan, but it was a significant weakness in the case of Vantage Aging, as we could find no information about Vantage's efforts to gather evidence before launching their programmes. However, in the case of the SCSEP, for instance, evidence was gathered at two large conferences – the National Conference on Ageing in 1950 and the White House Conference in 1961. A working committee on ageing was set up with the specific goal of reviewing the existing evidence on programmes that were similar to the SCSEP, and a pilot project was conducted in 1965 before the SCSEP's eventual rollout.

Lastly, the measurement of impact differed across initiatives. Measurement was a key strength in the case of Slovenia's 2004 National Action Plan, whose progress was analysed and documented in annual reports. Vantage Aging, too, tracked key programme metrics to measure its overall impact. For its Training and Employment programme, Vantage Aging records statistics such as the hours of work provided for mature workers and the hours of expertise spent aiding not-for-profits, and this allows the organisation to understand its impact in a multidimensional, holistic way. Measurement was a relative weakness in the case of the Lifelong Learning Promotion Law, however. While the Japanese government conducted regular studies and surveys in order to monitor the programme's performance, the main limitation was the lack of basic statistical data concerning national budgets for adult education and learners, as well as learners' profiles. This severely limited the government's ability to identify the impact of the lifelong learning programme and any changes made to it over time.

Case Study: Senior Community Service Employment Program (SCSEP), USA

The SCSEP was authorised under the Older Americans Act in 1965 by President Lyndon B. Johnson in response to high poverty rates and a rapidly increasing ageing population. This federal programme aims to help low-income, disadvantaged older workers find work through subsidised employment at either federal, state, county or city governments. In 2016, the SCSEP contributed more than 33.4 million paid hours to community service in public and not-for-profit agencies, corresponding to USD820 million – almost double what the programme costs. It has also had a positive effects on the overall quality of life of the older workers who participate in the programme, with 72 percent of them reporting a better outlook on life while doing so.

Since its inception, SCSEP has helped over a million unemployed seniors back into employment. However, funding has never been more than enough to cover about one percent of the eligible population, so the cutbacks in funding after 2010 posed several operational challenges to the programme.

Fundamentals assessment:

POLICY

Clear Objectives	GOOD
Evidence	STRONG
Feasibility	FAIR

LEGITIMACY

Political Commitment	FAIR
Public Confidence	FAIR
Stakeholder Engagement	STRONG

ACTION

Alignment	FAIR
Management	GOOD
Measurement	GOOD

4.1.3 Occupational and social networks

The third type of initiative is centred on new occupational and social networks for people in later life. These networks are driven either by strategic platforms that coordinate efforts among existing entities or by new networks that promote social exchange. Singapore's C3A, for example, was created as an umbrella body for existing agencies in order to facilitate, encourage and promote active ageing among Singapore's population. Similarly, the RUTIS association in Portugal was founded to create a network of universities of the third age to represent and

coordinate their efforts. TTN in the US takes a different approach to its creation of a network for seniors. Rather than creating a network of existing entities sharing the same goal, TTN brings together professional women aged 50 and above in an inclusive collective, enabling them to find social connections, opportunities and resources.

Our analysis suggests that high levels of Legitimacy - political commitment, public confidence and stakeholder engagement - are integral to the success of initiatives centred on the creation of new occupational and social networks (see Figure 8).

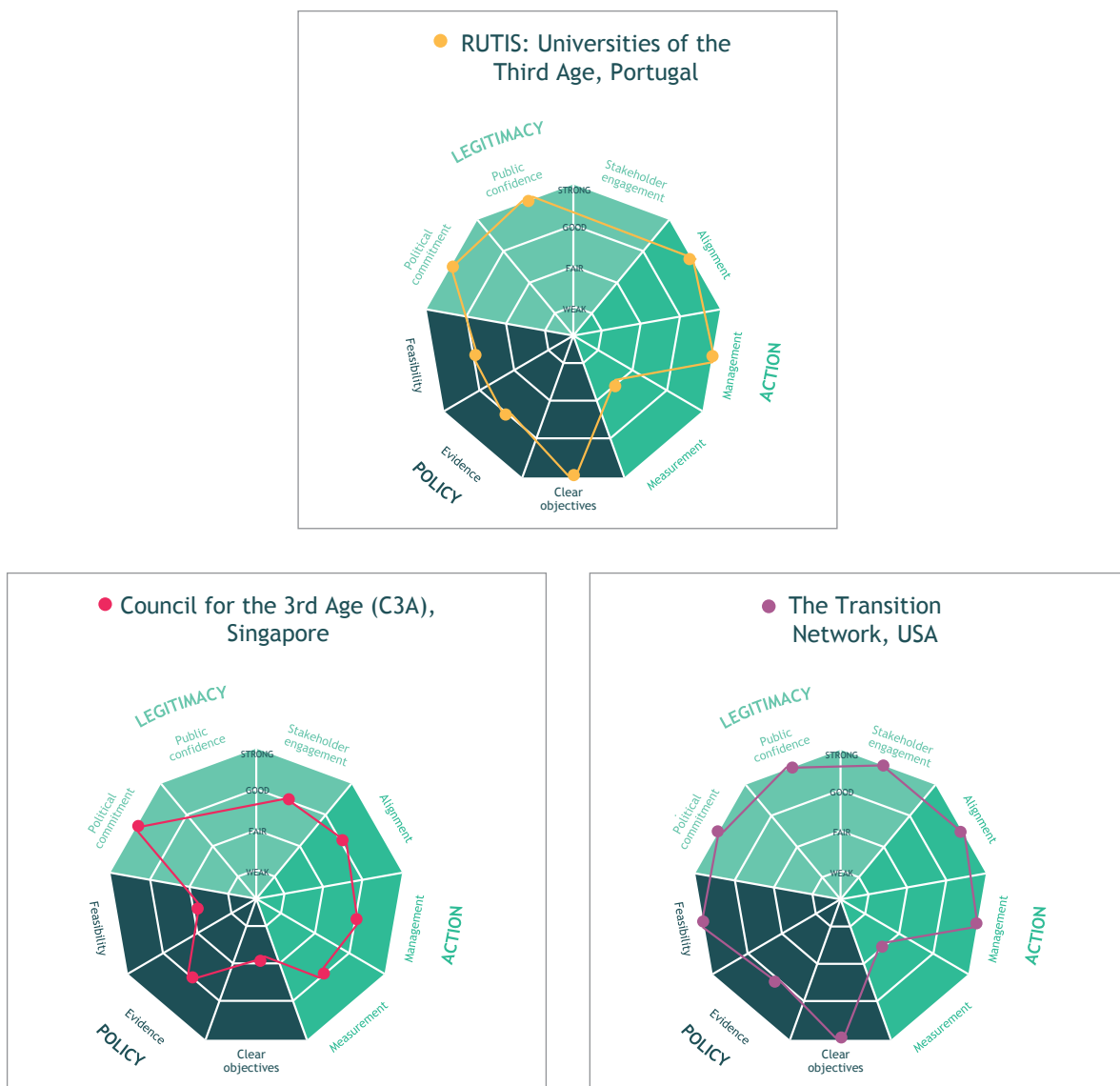


Figure 8 Public Impact Fundamentals assessment occupational and social networks

In the case of the Transition Network, USA for instance, LEGITIMACY has been fundamental to its growth across the USA. The new creation of local chapters (branches of the Transition Network) in different states has been facilitated by strong stakeholder engagement at the local level. Through the engagement of women in the area, the network could offer a service that meets local needs, creating a strong public backing of new chapters. It is interesting to note that it is part of the Transition Network's policies that a new chapter can only be created with sufficient local support and strong political commitment from both, the founders in terms of leadership and the New York State Health Foundation and other organisations in terms of funding. RUTIS in Portugal and the Council for Third Age (C3A) in Singapore also had significant political commitment: both received national government support expressed in legal recognition and funding respectively.

Management and alignment, two of the three elements of ACTION, are similarly areas of strength in the cases of the Transition Network and RUTIS. In both cases, a board of directors has responsibility for managing and aligning the interests of stakeholders to the network's activities. For the Transition Network, the board holds bimonthly calls between local chapters to maintain alignment with the organisation. Measurement, the third element of ACTION, however, is a relative weakness in both of these cases. For the Transition Network, historical impact reports are not publically available and the 2017 yearly report does not include indicators covering the number of women who felt supported in their life transition - a core objective of the programme. In the case of Singapore's C3A, however, the Singaporean government installed several mechanisms to track progress of the network, e.g. statistical indicators of labour force participation and volunteerism of people aged 65+.

In terms of the other components of the Public Impact Fundamentals, RUTIS and the Transition Network both have very clearly defined objectives. RUTIS has its principle objectives defined in its statutes. The Transition Network clarifies the objective of the organisation in its mission statement, and allows local chapters to tailor their content for local members. This process of tailoring is also explicitly outlined, with guidelines produced for local chapters on how these should be interpreted. However, in the case of C3A, the stated objective of the council is to create a strategic platform for empowering seniors to stay connected to society and change the public perception of seniors, but there are no further measurable outcome objectives defined within that.

Feasibility also seems to be a key challenge for the Singaporean C3A case - funding was insufficient causing a mismatch between demand and supply of lifelong learning opportunities. To address these going forward, C3A has expressed ambitions to create partnerships with other organisations. In the case of the Transition Network the paid membership plus model increases the network's feasibility. This is particularly important for local chapters which retain 15% of membership fees generated and any revenues from events they organise.

Case Study: Council for Third Age (C3A), Singapore

One of Singapore's biggest challenges is the demographic trend of an increasingly ageing society. The Council for Third Age (C3A) was established in 2007 to help shape the present and future Singapore as a vibrant community of different ages, where seniors are enabled to live full, active and meaningful lives.

Serving as a catalyst for initiatives, partnerships and programmes on active ageing, the C3A has successfully implemented programmes on senior volunteerism, lifelong and intergenerational learning, and social gerontology, which have improved the public perception of seniors in Singapore.

Fundamentals assessment:

POLICY

Clear Objectives	—————○	FAIR
Evidence	—————○	GOOD
Feasibility	—————○	FAIR

LEGITIMACY

Political Commitment	—————○	STRONG
Public Confidence	—————○	n.a.
Stakeholder Engagement	—————○	GOOD

ACTION

Alignment	—————○	GOOD
Management	—————○	GOOD
Measurement	—————○	GOOD

4.1.4 Housing and centres

The creation of new living solutions and communal places that allow people to gather together is a fourth theme that applies across the different initiatives. The central aim is to enable older people to develop new relationships and remain an integrated part of a community post-

retirement. In comparison with the other types of programme, housing solutions and community centres seem to be the most successful at achieving their objectives and generating positive public impact. While not uniquely targeted at people in the transition phase, these physical spaces have proved to be effective measures connecting people in later life with each other, their community, and other generations.



Figure 9 Public Impact Fundamentals assessment housing and centres

Stakeholder engagement and the other elements of Legitimacy, as well as the alignment element within Action, are relative strengths within this type of intervention, with clear objectives, evidence, and measurement being a weakness only in the South Korean case. Efforts to develop stakeholder support and align the interests of key actors were made across all three initiatives. The Seoul Metropolitan Government (SMG) made significant efforts to include different stakeholders in their reforms - from citizens to civil society organisations. For instance, before launching Seoul 50+ initiative, the SMG conducted a needs assessment of 1,000 residents aged 50 and above, as well as an extensive consultation process which included 5 expert meetings, 12 discussion sessions with companies, not-for-profit institutions and local districts, 2 conferences and public hearings (numbering 1,600 participants), and 30 expert opinion sessions. Alignment was also a priority for the implementation of the 50+ initiative, with workshops being conducted with frontline workers and administrators to see how its alignment could be improved.

Similarly, in the case of *Mehrgenerationenhäuser II*, the German government engaged local companies and civil society through regular and ongoing roundtables and discussions. The need for stakeholder engagement and alignment in the building of houses and community centres seems intuitive in driving the success of these policies, given the requirement to balance the interests of service delivery partners, seniors and other community members.

Political commitment and public confidence – the other two elements of Legitimacy - are also relative strengths across these initiatives. In the case of *Mehrgenerationenhäuser II*, the initiative enjoyed sustained funding and strong public backing from key leaders in the national government. The government has committed EUR40,000 a year to each multigenerational house until 2020, with funding coming from different ministries, indicating that this is not a siloed priority. Public confidence is another strength of these programmes: *Mehrgenerationenhäuser II* enjoys a growing number of users, while *Levensloopbestendige* (Apartments for Life or A4L) in the Netherlands has long waiting lists for its accommodation. These are clear indications of the public's trust in these initiatives' ability to deliver on their objectives.

Clarity of objectives and quality of management are the most obvious differentiating factors between the three initiatives. In Seoul 50+ initiative, which was arguably less successful in meeting its objectives, three overarching objectives were defined but without specific metrics; e.g. “to improve the quality of life of the older generation” rather than quantifiable metrics. This contrasts with *Mehrgenerationenhäuser II*, for instance, where the German government formulated the original policy goals, one being “to support social and intergenerational cohesion within municipalities”. The government tried to make these goals more tangible for each house by communicating closely with the local municipality, and in 2017 it introduced more measurable objectives, for instance “access to employment across generations”. In terms of management, both *Mehrgenerationenhäuser II* and A4L instituted strong management mechanisms. Volunteers at A4L receive regular training, while the supervisory board of Humanitas - A4L's founding organisation - visits each facility four times a year. Conversely, management is a relative weakness of Seoul's 50+ initiative with more clarity needed about the division of labour between different institutions, issues which are particularly pertinent when scaling an initiative is being considered.

Case Study: Levensloopbestendige (Apartments4Life), Netherlands

The Netherlands is faced with an increasingly ageing population. This demographic change means that the number of people requiring assistance will also grow, increasing the burden on existing income, healthcare, social services and retirement systems. At the same time, there is growing evidence that traditional nursing homes negatively affect the mental wellbeing of elderly people.

The *Levensloopbestendige* movement, known in English as Apartments for Life (A4L), offers one solution to this challenge. It was founded in 1995 to provide cost-efficient housing and care solutions to meet the physical and mental needs of the elderly. Its principal objective is to ensure the happiness and autonomy of its residents, and in this it has been largely successful. The number of A4L facilities in the Netherlands has grown since 1995, and other countries have also shown interest in adopting its care provision model.

Fundamentals assessment:

POLICY	
Clear Objectives	GOOD
Evidence	GOOD
Feasibility	GOOD
LEGITIMACY	
Political Commitment	GOOD
Public Confidence	GOOD
Stakeholder Engagement	STRONG
ACTION	
Alignment	STRONG
Management	GOOD
Measurement	WEAK

5. CONCLUSIONS

From our analysis of these 15 initiatives, we are able to draw conclusions about their motivations, the key drivers of public impact relevant to each type of intervention, and their scalability and sustainability. Lastly, these conclusions have implications for the CGF's *Transitions in Later Life* programme.

Motivations behind types of interventions and the driving agents

Four general motives for change were identified across the 15 initiatives: increasing labour market participation, developing skills and knowledge, building stronger networks and communities, and promoting physical and emotional wellbeing. Behind these themes lie more granular incentives that tend to differ across providers: government-led measures to **increase labour market participation**, for example, are most commonly driven by financial pressures. The majority of the initiatives which aim to increase labour market participation are led by national governments. This can be directly through pension schemes such as FINPAW or through the formation of delivery partnerships like the Slovenian 2004 National Action Plan.

The **promotion of skills and knowledge** as a means of enabling people to stay in work longer, or as an end in itself, is a common motivation for third sector, government and private sector organisations alike. Examples include the Central Baptist Hospital Career Coaching programme in the US and Japan's Lifelong Learning Promotion Law. Learning and staying mentally fit is often supported by interventions that create social and occupational networks, such as The Transition Network in the US or Portugal's RUTIS.

Building stronger communities and networks is also a central theme across providers, especially for housing and centre solutions like the Mehrgenerationenhäuser II in Germany or the Seoul 50+ initiative in South Korea. Singapore's C3A, a government-led initiative, is another such example. The government set up C3A to provide a better quality of life for seniors through active ageing. It seeks to achieve this via a number of different channels – all of which seek to empower seniors and create a community of older individuals who remain integral members of society. C3A has created impact across many dimensions, but interestingly it is the only intervention that is driven by a motive related to seniors' emotional wellbeing.

Regarding the fourth key motive we identified – **promoting physical and emotional wellbeing** – third sector organisations are the main driving force for such initiatives. Specifically, those interventions that create housing and centre solutions for seniors are driven by the aim of creating better models for older people's needs. For instance, A4L in the Netherlands has adopted a novel care provision model, which has residents' autonomy at its heart.

This analysis of different interventions and motives reveals that a surprisingly small number of cases have a direct motivation to increase the emotional wellbeing of people in later life. As stated above, C3A is the only intervention of the 15 that we analysed which says explicitly that part of its purpose is to improve the emotional wellbeing of seniors, for

instance through programmes focused on intergenerational learning. Other interventions, such as those that aim to build networks and stronger communities – mainly implemented through third sector agents – reference the emotional wellbeing of seniors as an underlying driver, but do not reference it as an explicit goal. A4L, for example, describes one objective as giving older people greater autonomy, but without specifying the direct aim of increasing older people's emotional wellbeing, although that may be implicit. This lack of explicit metrics for emotional wellbeing is surprising, and might be explained by the difficulties of finding appropriate outcome measures for emotional and physical wellbeing.

In contrast, the central motivation of the CGF's *Transitions in Later Life* programme is to reduce loneliness in later life, with people in midlife becoming happier, more resilient and better supported to respond positively to changes such as retirement. The programme therefore puts emotional wellbeing and preparing psychologically for later life at the centre of its work. Our review of international evidence from 15 in-depth case studies suggests that few initiatives focus specifically on preparing people to develop the necessary skills to manage their transition into retirement in this way.

Drivers of impact across types of interventions

Our assessment of all the initiatives against the Public Impact Fundamentals reveals interesting conclusions concerning the drivers of impact for different types of intervention.

For **national pension and retirement savings schemes**, the more successful initiatives have clearly stated objectives, gather evidence to support the method of the intervention, and face no significant barriers to implementation. Hence, the quality of policy design (elements within Policy) appears to be crucial in driving impact for this type of intervention. Ensuring that there is a high standard of management and measurement for these national schemes is also key to achieving their objectives. The highly impactful policies from Finland (FINPAW) and the Netherlands (A4L), for example, both have explicit mechanisms in place to monitor and measure impact throughout the delivery chain.

The interventions classified as **delivery partnerships** show the most mixed results against the Public Impact Fundamentals. Feasibility surfaces as a weakness across the initiatives, mainly due to budget constraints. Slovenia's 2004 National Action Plan for Employment is an exception in this regard, as it can rely on more sustainable and integrated national and international funding channels. Management – the extent to which mechanisms and people are in place to ensure progress is made – is a key driver of success for this type of intervention. The need to have trained programme managers in place who coordinate and oversee processes is key to the success of delivery partnerships. The analysis also highlights the fact that the measurement and collection of data across partners seem to be a challenge that needs to be addressed in order to demonstrate impact.

For **occupational and social networks**, high levels of Legitimacy – namely public confidence, political commitment and stakeholder engagement – are integral to success. A likely explanation is that

networks cannot easily be engineered to grow and flourish, but by their very nature rely on a more organic development which derives from the support of the public and stakeholders. Complementing this hypothesis, the alignment of interests between key actors is another major driver for this type of intervention – often seen as particularly important as a network grows and spreads across regions.

Similarly, for those interventions that have created **housing and community centres**, stakeholder engagement and alignment are relative strengths. Successful interventions demonstrate significant efforts both to engage stakeholders and align their interests with the motives of the intervention. This can be explained by the fact that this type of intervention requires service deliverers and seniors to be flexible and mobile, making engagement and alignment key to the process. Challenges are related to management and the clarity of objectives for this type of intervention. These were tackled to varying degrees of success within the initiatives analysed. An outstanding example of strong management is A4L, where the roles of all the actors are clearly defined across the delivery chain and where regular capacity-building programmes have been implemented.

Sustainability and scalability of impact

With regard to sustainability and scalability, delivery partnerships that leverage the collective power of third sector organisations, often with the support of government, seem to be the most successful. The SCSEP in the US, for example, connects older workers with opportunities for paid or voluntary work at either federal, state, county or city level. The impact of leveraging other agencies and organisations to drive the programme's goal is large: 91 percent of SCSEP participants reported the same or better physical health while working, with 72 percent reporting a more positive outlook on life. In this case, the third sector also benefited from this collaboration. In 2016, SCSEP participants provided more than 33.4 million paid hours of community service for public and not-for-profit agencies, corresponding to a financial value of USD820 million.

New networks that connect organisations with older people, as well as housing and centre solutions delivered by the third sector, are also successful in delivering public impact at scale. TTN has spread across 14 cities and engaged more than 7,000 people. A4L has promoted and expanded its model of care provision within the Netherlands and abroad. There are now more than 15 residences in the Netherlands, with 1,700 apartments and about 2,500 residents. Similarly, Germany's multigenerational houses – part of the Mehrgenerationenhäuser policy – are now in their third round of government funding, with a continually growing number of houses and residents. Key to these specific initiatives' scalability seems to be their capacity to start on a small scale in order to understand the strengths and weaknesses of their own model. In the case of TTN, for instance, the founders opened local groups in Chicago and Washington, DC and then opened new chapters only when there was a clear demand for them, as evidenced by members' willingness to commit to building a new chapter of the network in their own area.

What do these findings mean for *Transitions in Later Life*?

The Transitions in Later Life (TiLL) programme consists of three different components: pilot projects, funded by the CGF; research into the topic of later life transitions; and a partnership with the Centre for Ageing Better. TiLL is uniquely focused on people's wellbeing, aiming to build resilience and allowing people to plan more effectively for later life. The review of international evidence shows that TiLL is pioneering a new way of supporting people's transition, and there are important lessons that can be learned from this review in order to maximise the programme's impact.

First and foremost, our review has shown that across initiatives there is a **need for a clear statement of objectives** and an expression of underlying motives and outcomes. Secondly, there needs to be an alignment of interests among stakeholders and, most importantly, service users. The need to engage local service users in the design of the programme has been evidenced by a number of case studies. Thirdly, actors need to possess the right **capabilities** to execute, monitor and manage progress against objectives. Lastly, the evidence highlights the importance of **partnerships across sectors** in achieving change. Delivery partnerships, one of the four central types of intervention, are a powerful way to reach local communities and leverage existing networks. The research has shown that those partnerships that scaled up had sufficient resources in place to allow them to leverage the local knowledge and capabilities of partners.

6. APPENDIX

6.1 About the Centre for Public Impact

The Centre for Public Impact (CPI) is a not-for-profit foundation, founded by The Boston Consulting Group. We are dedicated to improving the positive impact of governments around the world and we work with senior leaders in government, the social sector, academia and business to promote a greater understanding of, and focus on, public impact.

6.2 Public Impact Fundamentals Assessment Matrix

POLICY					
ELEMENT	DEFINITION	WEAK	FAIR	GOOD	STRONG
Clear objectives	The extent to which the public impact objectives have been stated at the outset and maintained throughout the period being considered	No objectives stated	Objectives stated at outset but weakened over time	Objectives stated and clarified over time	Objectives defined at the outset and maintained throughout
Evidence	The extent to which the best available evidence was brought to bear in determining the policy direction	No evidence or clear evidence to the contrary	Mixed evidence for approach	Broadly positive evidence in favour of approach	Strong evidence in favour of approach (e.g., multiple studies, pilots)
Feasibility	The extent to which the proposed approach is feasible in terms of resources (e.g. financial, people) and time (e.g. unrealistic deadlines)	Significant doubts over feasibility of initiative/	Some doubts over feasibility of initiative/some challenges likely	Initiative considered to be feasible with a few manageable challenges	Initiative considered to be highly feasible with no real challenges

LEGITIMACY					
ELEMENT	DEFINITION	WEAK	FAIR	GOOD	STRONG
Political Commitment	Willingness of politicians and other leaders to spend political capital in support of this objective	Important political actors are actively opposed	Tentative support from some political actors	Solid support from majority of political actors	Strong support across the political spectrum
Stakeholder Engagement	The degree to which relevant stakeholder groups are supportive of the objective and the approach	Majority of stakeholders are opposed	Tentative support from some stakeholders	Solid support from majority of stakeholders	Very strong support from almost all stakeholders
Public Confidence	The extent to which the general public trusts the institutions involved to act competently and in support of the wider public interest in the execution of this objective	Significant public distrust in the institutions involved	Public neither strongly trust nor distrust institutions involved	Public broadly trust the institutions involved	Strong public trust in the institutions involved

ACTION

ELEMENT	DEFINITION	WEAK	FAIR	GOOD	STRONG
Measurement	The extent to which attempts have been made to ensure public impact can be measured and used to inform the approach over time	No metrics identified	Metrics identified at outset but not tracked over time and/or incomplete	Comprehensive metrics identified at outset and tracked over time but not used to significantly influence approach	Comprehensive metrics identified at outset and tracked over time with results used to assess progress and refine approach
Alignment	The extent to which those actors required to make change happen (e.g. frontline workers, service users, general public) share an alignment of interests in relation to the achievement of this objective	No alignment of interests between the actors required to make change happen	Partial alignment of interests between the actors required to make change happen	Good alignment of interests between the actors required to make change happen	Strong alignment of interests between the actors required to make change happen
Management	The extent to which mechanisms are in place to ensure progress is made	No obvious mechanisms in place to ensure progress is made	Some mechanisms in place to ensure progress is made but with significant weaknesses	Good mechanisms in place to ensure progress is made with only minor weaknesses	Strong mechanisms in place to ensure progress is made

6.3 Long list of case studies reviewed

REGION	COUNTRY	INITIATIVE TITLE
Australia & Asia	Australia	Transition to Retirement scheme
Australia & Asia	Japan	Lifelong Learning Promotion Law
Australia & Asia	South Korea	Seoul 50+ Initiative
Australia & Asia	Singapore	Singapore Police Force's Career Transition Framework
Australia & Asia	Singapore	Council for Third Age (C3A)
Europe	Austria	Fit2Work Programme
Europe	Belgium	Fonds du Logement des Familles
Europe	Denmark	Welfare Agreement 2006
Europe	Finland	National Programme for Ageing Workers (FINPAW)
Europe	France	2013 Pension Reform
Europe	France, Belgium	Social Entrepreneurs
Europe	Germany	Mehrgenerationenhäuser II
Europe	Italy	Impronta Etica: MoPact
Europe	Latvia	Connect Latvia
Europe	Latvia	Latvian Information and Communications Technology Association (LIKTA)
Europe	The Netherlands	Levensloopbestendige (A4L)
Europe	The Netherlands	Retirement Saving Schemes
Europe	Portugal	RUTIS: Association of Universities Network of the Elderly
Europe	Slovenia	The Festival of the Third Age
Europe	Slovenia	National Action Plan for Employment
Europe	Sweden	HEARTS
Europe	Switzerland	Green living spaces for older people (50+)
Europe	United Kingdom	Mind UK
North America	USA	Central Baptist Hospital Career Coaching
North America	USA	Montgomery County 50+ Volunteer Network
North America	USA	Senior Community Service Employment Program (SCSEP)
North America	USA	Vantage Aging
North America	USA	St. Luke's Hospital: Employee Wellness Programme
North America	USA	Cornell University: Encore Programming
North America	USA	The Transition Network
North America	USA	Encore.org



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July 2018

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